

Information to identify the case:			
Debtor 1:	Loretta R Kochel		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-22351-CMG		
	Social Security number or ITIN:	xxx-xx-3861	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	_ _ _ _ _	
	EIN:	_ _ _ _ _	
	Date case filed for chapter:	13	6/21/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Loretta R Kochel	
2. All other names used in the last 8 years		
3. Address	83 Illinois Ave Waretown, NJ 08758-2428	
4. Debtor's attorney Name and address	Marc C Capone Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-528-1166
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/22/19

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Loretta R Kochel
 Debtor

Case No. 19-22351-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

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 Total Noticed: 27

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db	Loretta R Kochel, 83 Illinois Ave, Waretown, NJ 08758-2428
518313950	AR Resources, Inc.-Barron ER Physicians, ATTN: Bankruptcy, PO Box 1056, Blue Bell, PA 19422-0287
518313954	Citibank North America- WAWA, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518313956	Direct TV, Credence Resource Management LLC, PO Box 1253, Southgate, MI 48195-0253
518313958	Mensching & Lucarini, PC, 1200 Hooper Ave Bldg A, Toms River, NJ 08753-3594
518313959	Midland Funding-CitiBank-Home Depot, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518313960	New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935
518313964	Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
518313965	Quicken Loans, 662 Woodward Ave, Detroit, MI 48226-3433
518313966	Southern Ocean County Hospital, PO Box 3129, Secaucus, NJ 07096-3129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: 5325@notices.nextchapterbk.com Jun 25 2019 00:18:09	Marc C Capone,
	Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, NJ 08837	
tr	E-mail/Text: bnc@russotrustee.com Jun 25 2019 00:20:40	Albert Russo,
	Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 25 2019 00:19:30	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 25 2019 00:19:27	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
518313949	E-mail/Text: mtamsett@adminrecovery.com Jun 25 2019 00:19:51	Admin Recovery LLC,
	45 Earhart Dr Ste 102, Williamsville, NY 14221-7809	
518313952	+EDI: CAPITALONE.COM Jun 25 2019 03:48:00	Capital One, PO Box 6492,
	Carol Stream, IL 60197-6492	
518313951	EDI: CAPITALONE.COM Jun 25 2019 03:48:00	Capital One, Attn: Bankruptcy, PO Box 30285,
	Salt Lake City, UT 84130-0285	
518313953	E-mail/Text: bankruptcy@certifiedcollection.com Jun 25 2019 00:19:17	
	Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336	
518313955	+EDI: CONVERGENT.COM Jun 25 2019 03:48:00	Convergent Outsourcing, 800 SW 39th St,
	Renton, WA 98057-4927	
518313957	EDI: DISCOVER.COM Jun 25 2019 03:48:00	Discover Financial, PO Box 3025,
	New Albany, OH 43054-3025	
518313961	E-mail/Text: OMCbankruptcy@hackensackmeridian.org Jun 25 2019 00:20:27	Ocean Medical Center,
	PO Box 417140, Boston, MA 02241-7140	
518313962	EDI: AGFINANCE.COM Jun 25 2019 03:48:00	OneMain Financial, 1350 Hooper Ave Ste 4-A,
	Toms River, NJ 08753-2980	
518313963	EDI: AGFINANCE.COM Jun 25 2019 03:48:00	Onemain Financial, Attn: Bankruptcy,
	601 NW 2nd St, Evansville, IN 47708-1013	
518313967	EDI: SWCR.COM Jun 25 2019 03:48:00	Southwest Credit Systems- Comcast,
	4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958	
518313968	EDI: RMSC.COM Jun 25 2019 03:48:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
	PO Box 965060, Orlando, FL 32896-5060	
518313969	EDI: TDBANKNORTH.COM Jun 25 2019 03:48:00	Td Bank, N.A., 32 Chestnut St,
	Lewiston, ME 04240-7744	
518313970	EDI: WFFC.COM Jun 25 2019 03:48:00	Wells Fargo Dealer Services, Attn: Bankruptcy,
	PO Box 19657, Irvine, CA 92623-9657	

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Jun 24, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2019 at the address(es) listed below:
NONE.

TOTAL: 0